

Statement for

GEORGE MCCARLEY

HOUSEHOLD

Loan Number: 2935534
Statement Date: 01/18/03
Payment Due Date: 02/05/03

Ex. 49

Customer Service Number: 1-800-333-7023

Website: HouseholdMortgageServices.com 113593

Account Summary

Current Payment Amount	Principal & Interest	Escrow/Advance	Optional Insurance/Products	Past Due Payment Amount	Late Charges	Miscellaneous/Other	Total Due
315.64	290.51	51.13	0.00	946.92	58.09	24.30	1,344.95

Principal Balance	Escrow/Advance Balance	Unapplied Funds Balance	Unpaid Interest
25,811.48	528.78	0.00	1,772.29

Transaction Summary Since Last Statement

Date	Effective Date	Total Amount	Interest	Principal	Escrow	Optional Insurance/Products	Late Charges/Miscellaneous	Unapplied Funds
01/10							312.00	
		FORCE PLACED HAZARD INS						
12/26	12/26	25.13						
		FEE COLLECTION						
12/26	12/26	290.51	290.51					
		MORTGAGE PAYMENT						

A \$14.52 late charge will be due if payment is received after 11/15/02.

Important Messages

EZ Pay Plus is a great payment option that may save you money. Please read the enclosed brochure to learn more about the benefits of the EZ Pay Plus program.

Your 2002 tax forms, 1098 and 1099 (if applicable), will be mailed to you by January 31, 2003. If you do not receive your tax form(s) by February 15, 2003, please contact Customer Service at 1-800-333-7023 Monday through Friday 8:00 a.m. to 8:00 p.m. Eastern time.

03485

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Make checks payable to: Household Mortgage Services. Always write your account number on your check. Please enclose the bottom portion of your statement with your payment so that our address appears through the window.

Loan Number: 2935534
Total Amount Due: \$ 1,344.95
Additional Principal: \$ _____
Late Charges: \$ _____
Other: \$ _____

Amount Enclosed \$

HOUSEHOLD

Current Due Date:	02/05/03
Payment:	\$ 315.64
Past Due Payment:	\$ 946.92
Unpaid Late Charges:	\$ 58.09
Other Fees:	\$ 24.30
Total Amount Due:	\$ 1,344.95

Household Mortgage Services
P.O. Box 5207
Carol Stream, IL 60197-5207

GEORGE MCCARLEY
211 CHESTNUT ST
ROANOKE AL 36274-1344



Household Mortgage Services
636 Grand Regency Blvd.
Brandon, FL 33512-3942

Customer Service Representatives
Monday-Friday 8am-5pm EST

Automated Assistance Available
Monday-Friday, 8 am - 11 pm EST
Saturday 8 am - 8 pm EST

Collection Representatives Available
Monday - Thursday 8 am - 11 pm EST
Friday 8 am - 10 pm EST
Saturday 8 am - 11 pm EST

Need More Money?

As a current customer you may be eligible for special financing programs. If you need more money, call us at 800-636-1442.

Area	Telephone	Fax	Address
Website			www.householdmortgagesservices.com
Customer Services	1-800-333-7023	1-813-571-8647	P.O. Box 2393, Brandon, FL 33509-2393
Customer Service	1-800-263-1442	1-888-245-9314	656 Grand Regency Blvd., Brandon, FL 33512-3942
Taxes	1-800-333-7023	1-813-571-8690	P.O. Box 2332, Brandon, FL 33509-2332
Insurance	1-866-456-5010	1-714-973-3302	P.O. Box 11035, Orange, CA 92866-8135
Collections	1-800-395-3489	1-813-571-8683	P.O. Box 2369, Brandon, FL 33509-2369
Loss Draft	1-866-567-4229		P.O. Box 11262, Orange, CA 92866-8162
Bankruptcy	1-800-395-3489	1-866-524-2824	P.O. Box 2369, Brandon, FL 33509-2369
Foreclosure	1-800-395-3489	1-813-571-8681	P.O. Box 2369, Brandon, FL 33509-2369

How to Pay

By check/money order

- Send your payment 7 days prior to the due date to ensure timely delivery.
- Make checks payable to **Household Mortgage Services**.
- Always write your account number on your check.
- Do not send cash.
- Do not staple or clip your check to the envelope.
- Any payment of \$125.00 or greater must be made via certified funds or money order.

By Automatic Debit - Recurring - EZ Pay Plus

- Get the convenience of having your payment automatically deducted from your checking or savings account.
- Choose to make a payment weekly, every two weeks, twice a month or once a month to fit your pay schedule.
- The weekly and every other week options allow you to save money.
- Call 1-822-333-7823 or go online to enroll.
- A fee will be assessed for this service.

By Automatic Debit - On Time
TrueCollect

- Forget to mail your payment? Pay it over the phone with TrueCollect.
- Your payment will be deducted from your bank account and credited to your mortgage within one business day.
- Call 1-800-333-7023
- A fee will be assessed for this service.

General Information and Fee Schedule for Special Services

Listed below are some of the fees that you may incur for special services that fall outside of normal servicing of your mortgage loan. Fees will not be charged if prohibited by state law. The amount charged for these special services may be lower if applicable state law limits the amount of the fee.

Amortization Schedule	\$15	Fax Fee	\$15
Copy of Document	\$12	Copy of Payment History	\$5 per 12 months of history
Check Reissue	\$15	Stop Payment on Blank Advances	\$12
Copy of Cancelled Check	\$15	Assumption Fee ^{**}	\$500 or 5% of UTR
Duplicate Year End Statement	\$5	Transfer of Title	\$100
Fax Fee for Payoff Stmt	\$15	Partial Release of Lien	\$100
Updated Payoff Statement	\$10		

Household Mortgage Services charges a fee for payments returned due to non-sufficient funds (NSF) in an amount permissible under state law. Additional fees may be assessed for other special services not listed. It's easy to request these special services simply call 1-800-333-7823, log on to householdmortgageservices.com or mail your request to Customer Service at P.O. Box 2393, Brandon, FL 33529-2393. The fee for your request will be assessed on a subsequent billing statement.

NOTICE: If your check is returned by your bank for insufficient or uncollected funds, we reserve the right to collect it electronically via an ACH transaction.

* Not all services are available online.

On Assumable Loans only. Please review your loan documents to determine if your loan is assumable.

Rev. 09/02

STMT206C (09/02)

1-18-03

STM1206G (09/02)

To ensure accuracy, please print numbers and letters neatly. Use upper-case letters only!
If you've filled in a new address, phone number, and / or email address be sure to check the box on the reverse side of this payment coupon.

Sightings		Deaths		Injuries		Abandonments		Rescues		Unknown	
1	2	3	4	5	6	7	8	9	10	11	12
1	2	3	4	5	6	7	8	9	10	11	12
1	2	3	4	5	6	7	8	9	10	11	12
1	2	3	4	5	6	7	8	9	10	11	12
1	2	3	4	5	6	7	8	9	10	11	12